Entered 09/29/24 00:31:22 Imaged Certificate of Notice Page 1 of 3 9/25/24 3:55 pm IN THE UNITED STATES BANKRUPTCY COURT CLERK FOR THE WESTERN DISTRICT OF PENNSYLVANIA U.S. BANKRUPTCY COURT - WDPA IN RE: Daniel J. Jones and Case No. 23-20545-GLT Angela C. Jones, Chapter 13 **Debtors** Related to Docket No. 99 Daniel J. Jones and Angela C. Jones, Movants VS. FCI Lender Services Inc., Respondent

Filed 09/28/24

MODIFIED DEFAULT **ORDER OF COURT**

AND NOW, this 25TH day of September, 2024, it is hereby ORDERED, ADJUDGED and DECREED that this Court approves the permanent loan modification between the Debtors, Daniel J. Jones and Angela C. Jones, and the mortgage company, SFCI Lender Services Inc., the terms of which are as follows:

- a) The new balance owed is \$135,000.00.
- b) The interest rate is now 7.00%.
- c) The principal and interest payment is \$898.16 per month, the escrow payment is \$345.63 per month. This yields a new monthly mortgage payment of \$1,243.79 per month.
- d) The maturity date is August 1, 2054.
- e) The effective date is September 1, 2024.

(f) within 14 days of this Order, the Debtor shall file (i) amended Schedules I and J (to the extent necessary); and (ii) either an amended chapter 13 plan to incorporate the terms of this modification or a proposed consent order approving modified payment terms (as agreed to by the chapter 13 trustee).

Dated: 9/25/24 **DEFAULT ENTRY**

Case 23-20545-GLT

Doc 106

Prepared by: Lauren Lamb, Esq.

Chief United States Bankruptcy Judge

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-20545-GLT

Daniel J. Jones Chapter 13

Angela C. Jones
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Sep 26, 2024 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:

Recipi ID Recipient Name and Address

db/jdb + Daniel J. Jones, Angela C. Jones, 1810 Filmore Street, Aliquippa, PA 15001-2008

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2024 at the address(es) listed below:

below:

Name Email Address

Brent J. Lemon

on behalf of Creditor Kirkland Financial LLC blemon@kmllawgroup.com, lemondropper75@hotmail.com

Denise Carlon

on behalf of Creditor Kirkland Financial LLC dcarlon@kmllawgroup.com

Jeffrey Hunt

 $on\ behalf\ of\ Creditor\ Peoples\ Natural\ Gas\ Company\ LLC\ ecfpeoples@grblaw.com\ PNGbankruptcy@peoples-gas.com$

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Lauren Moyer

on behalf of Creditor SN Servicing Corporation as servicer for ReSi Asset Management LLC bkecf@friedmanvartolo.com,

bankruptcy@friedmanvartolo.com

Case 23-20545-GLT Doc 106 Filed 09/28/24 Entered 09/29/24 00:31:22 Desc Imaged Certificate of Notice Page 3 of 3

District/off: 0315-2 User: auto Page 2 of 2
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Lauren M. Lamb

on behalf of Joint Debtor Angela C. Jones

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Ronda J. Winnecour

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William E. Craig

TOTAL: 10